

**Information to identify the case:**

Debtor 1 **Brandon Jerel Jones**  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4979**

EIN --\_-----

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Alabama**

Case number: **15-33519**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brandon Jerel Jones

Dated October 5, 2016



William R. Sawyer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Middle District of Alabama

In re:  
Brandon Jerel Jones  
Debtor

Case No. 15-33519-WRS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1127-2

User: jingram  
Form ID: 318

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db +Brandon Jerel Jones, 3033 Moorcroft Drive, Apt. H, Montgomery, AL 36116-3214  
aty Richard C. Dean, Jr., PO Box 1028, Montgomery, AL 36101-1028  
aty +Richard D. Shinbaum, Shinbaum & Campbell, P.O. Box 201, Montgomery, AL 36101-0201  
3453029 +321 Loans, 7500 W. Mississippi Ave, Ste B 145, Denver, CO 80226-4592  
3524265 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,  
Carol Stream, IL 60197-5008  
3453030 BAPTIST MEDICAL CENTER, P.O. BOX 241145, Montgomery, AL 36124-1145  
3453031 +CHAMBLESS & MATH, P.O. BOX 230759, MONTGOMERY, AL 36123-0759  
3453032 +CHECK N GO, 2851 East South Blvd STE C, Montgomery, AL 36116-2513  
3453035 +DISTRICT COURT OF MONTGOMERY, Small Claims Div. SM-13-903842, P.O. BOX 1667,  
MONTGOMERY, AL 36102-1667  
3453033 +Direct Management Inc, 4320 Downtowner Loop S Ste A, P O Box 16243, Mobile, AL 36616-0243  
3453036 EASY MONEY, 2446 EAST SOUTH BLVD, Montgomery, AL 36116  
3453026 EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241  
3453028 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701  
3453037 #+Helping America Group, 150 E. Palmetto Park Rd Ste. 800, Boca Raton, FL 33432-4833  
3453038 +NAVY FEDERAL CREDIT UNION, 2937 EASTERN BLVD, Montgomery, AL 36116-1023  
3487704 Republic Finance, LLC., c/o Richard C. Dean, Jr., P.O. Box 1028,  
Montgomery, AL 36101-1028  
3453043 SALLIE MAE LSCF, P.O. BOX 2975, PANAMA CITY, FL 32404  
3453047 STUDENT LOAN CORPORATION, P.O. BOX 92906, ROCHESTER, NY 14692  
3453045 +South University, 5355 Vaughn Road, Montgomery, AL 36116-1120  
3453027 TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000  
3453049 U.S. DEPT. OF EDUCATION, NATIONAL PAYMENT CENTER, P.O. BOX 4169,  
GREENVILLE, TX 75403-4169

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QCBWILKINS.COM Oct 05 2016 20:58:00 Carly B Wilkins, Carly B. Wilkins, P.C,  
560 South McDonough Street, Suite A, Montgomery, AL 36104-4605  
3461252 EDI: AIS.COM Oct 05 2016 20:58:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
3479853 +EDI: ATLASACQU.COM Oct 05 2016 20:58:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
3453048 EDI: AISTMBL.COM Oct 05 2016 20:58:00 T Mobile, PO Box 660252, Dallas, TX 75266  
3453032 +EDI: CHECKNGO.COM Oct 05 2016 20:58:00 CHECK N GO, 2851 East South Blvd STE C,  
Montgomery, AL 36116-2513  
3478300 EDI: CAPITALONE.COM Oct 05 2016 20:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
3453034 EDI: DIRECTV.COM Oct 05 2016 20:58:00 DIRECT TV, PO BOX 78626, Phoenix, AZ 85062  
3479878 EDI: RESURGENT.COM Oct 05 2016 20:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Credit Recovery Associates,, Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
3474815 +EDI: NFCU.COM Oct 05 2016 20:58:00 Navy Federal Credit Union, PO BOX 3000,  
Merrifield, VA 22119-3000  
3453040 +E-mail/Text: bankruptcy@regionalmanagement.com Oct 05 2016 21:07:13 REGIONAL,  
6144 ATLANTA HWY, Montgomery, AL 36117-2800  
3453041 +E-mail/Text: bankruptcy@regionalmanagement.com Oct 05 2016 21:07:13 REGIONAL FINANCE,  
6144 ATLANTA HIGHWAY, Montgomery, AL 36117-2800  
3456533 +E-mail/Text: bankruptcy@regionalmanagement.com Oct 05 2016 21:07:13  
REGIONAL MANAGEMENT COPORATION, PO BOX 776, MAULDIN SC 29662-0776  
3453042 E-mail/Text: bankruptcy@republicfinance.com Oct 05 2016 21:07:55 Republic Finance,  
1140 Roma Ave, Hammond, LA 70403  
3453044 +EDI: DRIV.COM Oct 05 2016 20:58:00 SANTANDER CONSUMER USA,  
8585 N. STEMMONS FWY, STE 1100-N, Dallas, TX 75247-3822  
3453046 +E-mail/Text: bankruptcy@speedyinc.com Oct 05 2016 21:07:18 Speedy Cash,  
1501 Eastern Bypass, Montgomery, AL 36117-1605  
3453039 E-mail/Text: bankruptcy@tritonmgt.com Oct 05 2016 21:07:45 QUIK PAWN, 855 BELL ST,  
Montgomery, AL 36104

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3522191 MONTGOMERY, AL 36123  
3522190 P.O. BOX 230759  
3522188 THE HEALTH CARE AUTH., dba BAPTIST SOUTH  
3522189 c/o CHAMBLESS-MATH & CARR, PC  
cr\* Republic Finance, LLC, c/o Richard C. Dean, Jr., P.O. Box 1028,  
Montgomery, AL 36101-1028

TOTALS: 4, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Bankruptcy Administrator ba@almb.uscourts.gov  
Carly B Wilkins cwilkins@cbwlegal.com, kesco@cbwlegal.com; cwilkins@ecf.epiqsystems.com  
Richard C. Dean, Jr. on behalf of Creditor Republic Finance, LLC rdean@mindspring.com,  
babbott@deanlawfirm.org; kestes@deanlawfirm.org  
Richard D. Shinbaum on behalf of Debtor Brandon Jerel Jones rshinbaum@smclegal.com,  
scarter@smclegal.com; cthornton@smclegal.com

TOTAL: 4